

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: VICTOR J. KIRSCH § Case No. 09-34116  
and CYNTHIA R. KIRSCH § Hon. EUGENE R. WEDOFF  
§ Chapter 7  
§  
§

Debtor(s)

NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that  
ALLAN J. DeMARS, trustee of the above styled estate, has filed a  
Final Report and the trustee and the trustee's professionals have filed final fee applications, which are  
summarized in the attached Summary of Trustee's Final Report and Application for Compensation.

The complete Final Report and all applications for compensation are available for inspection at  
the Office of the Clerk, at the following address:  
219 S. Dearborn Street - 7th Floor - Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the  
Final Report, must file a written objection, serve a copy of the objections upon the trustee, any party  
whose Application is being challenged and the United States Trustee. A hearing on fee applications and  
any objection to the Final Report will be held at 10:00 a.m. on MARCH 30, 2010 in Courtroom 744  
Dirksen Federal Building, 219 S. Dearborn St., Chicago, IL.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay  
dividends pursuant to FRBP 3009 without further order of the Court.

By: Clerk US Bankruptcy Court

(Title of person signing form)

Trustee's Name:

ALLAN J. DeMARS

Trustee's Address:

100 W. Monroe St. - Suite 910 - Chicago, IL 60603

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and CYNTHIA R. KIRSCH  
§ Case No. 09-34116  
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§ Chapter 7  
§  
Debtor(s)

SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION

*The Final Report shows receipts of* \$8,001.61  
*and approved disbursements of* \$0.00  
*leaving a balance on hand of<sup>1</sup>* \$8,001.61

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
NONE	<u>\$0.00</u>

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
Trustee ALLAN J. DeMARS	<u>\$1,550.16</u>	<u>\$12.30</u>
Attorney for trustee ALLAN J. DeMARS	<u>\$1,760.00</u>	
Appraiser		
Auctioneer		
Accountant		
Special Attorney for trustee		
Charges, U.S. Bankruptcy Court		
Fees, United States Trustee		
Other		

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Attorney for debtor</i>		
<i>Attorney for</i>		
<i>Accountant for</i>		
<i>Appraiser for</i>		
<i>Other</i>		

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
None			\$0.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$69,058.36 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 6.8 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
1	Wells Fargo Bank NA as trustee of Wa Mu	\$55,938.64	\$3,790.20
2	PRA Receivables Mgmt. agent; successor to HSBC Bank(Nevada)	\$13,119.72	\$888.95

Tardily filed claims of general (unsecured) creditors totaling \_\_\_\_\_ \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be \_\_\_\_\_ 0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
None			\$0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \_\_\_\_\_ \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be \_\_\_\_\_ 0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
None			\$0.00

The amount of surplus returned to the debtor after payment of all claims and interest is  
\_\_\_\_\_ \$0.00.

Prepared By: Allan J. DeMars

Trustee

Trustee's Name:

ALLAN J. DeMARS

Trustee's Address:

100 W. Monroe St. - Suite 910  
Chicago, IL 60603

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**CERTIFICATE OF NOTICE**District/off: 0752-1  
Case: 09-34116User: kscott  
Form ID: pdf006Page 1 of 1  
Total Noticed: 17

Date Rcvd: Feb 22, 2010

The following entities were noticed by first class mail on Feb 24, 2010.

db/jdb +Victor J. Kirsch, Cynthia R. Kirsch, 630 Beach Ave., La Grange, IL 60526-5754  
 aty +John J Lynch, Law Offices of John J Lynch, P.C., 801 Warrenville Road, Suite 560, Lisle, IL 60532-4321

tr +Allan J DeMars, Spiegel & Demars, 100 W Monroe St Ste 910, Chicago, IL 60603-1957  
 14452501 +Amer Gen Fin, Unit F, Villa Park, IL 60181  
 14452502 +Bankcard Srv, Po Box 1111, Madison, WI 53701-1111  
 14452503 +Central Federal Savings & Loan, 5953 W. Cermak Rd., Cicero, IL 60804-2190  
 14452504 +Florida Default Law Group, 9119 Corporate Lake Drive, Suite 300, Tampa, FL 33634-2380  
 14452505 +Fnb Lagrange, ATTN: Cathy Hunkeler, Sr. VP, 620 Burlington, La Grange, IL 60525-2228  
 14452506 +Grand Bear Lodge LLC, 15811 Annico Drive, Suite 4, Lockport, IL 60491-9337  
 14452507 +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
 14452508 +Hsbc/Carsn, Pob 15521, Wilmington, DE 19850-5521  
 14978471 +PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs., c/o Union, POB 41067, NORFOLK VA 23541-1067  
 14452509 +Wells Fargo, P O Box 31557, Billings, MT 59107-1557  
 14975061 +Wells Fargo Bank, NA as Trustee for WaMu, Mortgage Pass-Thru Cert Series 2005-PR4, c/o JP Morgan Chase Bank, NA, 7255 Baymeadows Way, Mail Stop JAXB2007, Jacksonville, Florida 32256-6851  
 14452510 +Wlsfgr Hmmtg, 7255 Baymeadows Wa, Jacksonville, FL 32256-6851  
 14452511 +Wshngtn Mutl, 7757 Bayberry Rd, Jacksonville, FL 32256-6816  
 14452512 +Wshngtn Mutl, 3990 S. Babcock, Melbourne, FL 32901-8902

The following entities were noticed by electronic transmission.  
 NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 aty\* +Allan J DeMars, Spiegel & Demars, 100 W Monroe St Ste 910, Chicago, IL 60603-1957  
 TOTALS: 0, \* 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 24, 2010

Signature:

